

1. (Currently Amended) A method for paying a bill at a remote terminal location comprising the steps of:

displaying a list of payees to a customer in response to a customer request to pay a bill at the remote terminal location;

identifying a payee from a customer selection of a payee from the displayed list of payees;

determining customer payment information for the selected payee;

receiving a payment instrument from the customer;

submitting the received payment to the selected payee; and

submitting customer's selection of an electronic payment plan or a manual payment plan to payee; and

sending customer a payment confirmation receipt.

2. (Original) The method as described in claim 1 wherein the payment instrument is a check.

3. (Canceled)

4. (Currently Amended) The method as described in claim 2 3 wherein said information determination step further comprises prompting customer to submit payment account information.

5. (Currently Amended) The method as described in claim 2 3 wherein said payee information submission step further comprises inserting a customer statement from the designated payee.

6. (Original) The method as described in claim 5 further comprising after said payment submitting step, the step of prompting the customer to select a payment plan.

7. (Canceled)

8. (Currently Amended) The method as described in claim 1 7 wherein the electronic payment plan further comprises the steps of:

- submitting a written paper check instrument for payment;
- creating an electronic version of the submitted check; and
- submitting the electronic version of the submitted check to the payee for immediate payment.

9. (Currently Amended) The method as described in claim 1 7 wherein the manual payment plan further comprises the steps of:

- submitting a written paper check instrument for payment;
- storing the written paper instrument in a location within the remote terminal for that designated payee; and
- notifying the operator of the payment terminal about the pending submission of a paper transaction.

10. (Original) The method as described in claim 9 wherein the customer payment confirmation receipt contains a copy of the transaction and includes a copy of the scanned check image, the name of the payee, the amount of the payment and the date and time of the payment.

11. (Currently Amended) A computer program product in a computer readable medium for paying a bill at a remote terminal location comprising:

instructions for displaying a list of payees to a customer in response to a customer request to pay a bill at the remote terminal location;

instructions for identifying a payee from a customer selection of a payee from the displayed list of payees;

instructions for determining customer payment information for the selected payee;

instructions for receiving a payment instrument from the customer;

instructions for submitting the received payment to the selected payee; ~~and~~

instructions for submitting customer's selection of an electronic payment plan or a manual payment plan to payee; and

instructions for sending customer a payment confirmation receipt.

12. (Original) The computer program product as described in claim 11 wherein the payment instrument is a check.

13. (Canceled)

14. (Currently Amended) The computer program product as described in claim ~~12~~ 13 wherein said information determination instructions further comprise instructions for prompting customer to submit payment account information.

15. (Currently Amended) The computer program product as described in claim ~~12~~ 13 wherein said payee information submission instructions further comprise instructions for inserting a customer statement from the designated payee.

16. (Original) The computer program product as described in claim 15 further comprising after said payment submitting instructions, instructions for prompting the customer to select a payment plan.

17. (Canceled)

18. (Currently Amended) The computer program product as described in claim 11 17 wherein the electronic payment plan further comprises instructions for:

- submitting a written paper check instrument for payment;
- creating an electronic version of the submitted check; and
- submitting the electronic version of the submitted check to the payee for immediate payment.

19. (Currently Amended) The computer program product as described in claim 11 17 wherein the manual payment plan further comprises instructions for:

- submitting a written paper check instrument for payment;
- storing the written paper instrument in a location within the remote terminal for that designated payee; and
- notifying the operator of the payment terminal about the pending submission of a paper transaction.

20. (Original) The computer program product as described in claim 19 wherein the customer payment confirmation receipt contains a copy of the transaction and includes a copy of the scanned check image, the name of the payee, the amount of the payment and the date and time of the payment.